

# Exhibit 4

## 中国人民银行关于印发《中国人民银行储蓄存款章程》的通知[失效]

【发布部门】 中国人民银行

【发文字号】 [80]银储字第10号

【发布日期】 1980. 05. 28

【实施日期】 1980. 05. 28

【时效性】 失效

【效力级别】 部门规范性文件

【法规类别】 银行综合规定

【全文】

【法宝引证码】 CLI. 4. 144352

## 中国人民银行关于印发《中国人民银行储蓄存款章程》的通知

( (80) 银储字第10号 )

(**法宝联想**: 行政法规约2篇 部门规章约2篇 司法解释约1篇 案例与裁判文书约7篇 法学期刊约1篇 法学文献约3篇)

各省、市、自治区分行:

《中国人民银行**储蓄存款章程**》，经过征求各行意见，并经全国储蓄工作会议讨论，进行了修改，现发给你们。新章程于1980年第三季度开始执行。除储蓄政策、原则、储蓄利率、储蓄种类等应由总行遵照国务院规定统一制定外，各省、市、自治区分行可以结合当地情况，作一些具体补充规定，对外公布。章程附录，作为银行内部掌握不对外公布，新章程执行中的意见和经验希及时总结报告总行。

附：中国人民银行**储蓄存款章程**

中国人民银行  
1980年5月28日

附:

中国人民银行**储蓄存款章程**

## 第一章 总 则

第一条 为发扬勤俭建国、勤俭持家、艰苦朴素的优良传统，发展人民储蓄事业，组织零散资金，支援社会主义现代化建设，特举办储蓄存款。

第二条 国家宪法规定保护公民储蓄的所有权，个人在银行的储蓄存款永远归个人所有，不得侵犯。银行实行存款自愿，取款自由，存款有息和为储户保密的原则。

第三条 储蓄存款是指个人存款和互助储金存款。

第四条 各种储蓄利率由国家统一规定，银行挂牌公告，各地不得自行变动。

## 第二章 储蓄存款种类

第五条 活期储蓄，开户时 1 元起存，多存不限，由银行发给存折，凭折存取，开户以后储户可以随时存取。

存取时，由储户填写存、取款凭条，每年结算利息一次，并入本金起息（元以下的尾数不计利息），

未到结息期清户者，利息算至清户前一天止。

第六条 定期储蓄分整存整取、零存整取、存本取息、整存零取四种。

一、整存整取定期储蓄：

10 元起存，多存不限，存期分半年、1 年、3 年、5 年，一次存入，由银行发给存单，到期时凭存单一次支取本息。

二、零存整取定期储蓄：

这种储蓄分两种方式：

（一）每月固定存额，1 元起存，多存不限，存期分 1 年、3 年、5 年，存款金额由储户自定，每月存入一次，中途如有漏存月份，一般应在次月补存，未补存者，到期支取时按实存金额和实际存期计算利息。

（二）积零成整，由储户选择到期本息合计可支取的整数（即百元、千元等），金额不限。利息事先算好得出每月应存金额，逐月存入。中途如有漏存，可以逐月补存，俟存足次数作为到期。未补存者，在到期时，应按实存金额和实际存期计算利息。

三、存本取息定期储蓄：

开户时本金一次存入（起存金额各分行自定）。存期分 1 年、3 年、5 年，由银行发给存单，到期一次支取本金，利息凭存单分期支取，可以 1 个月取利息一次，或几个月取一次，由储户确定。如到取息期末来取的，以后随时可取，但不计算复息。

四、整存零取定期储蓄：

开户时，本金一次存入（起存金额各分行自定）。存期分 1 年、3 年、5 年，由银行发给存单，以后凭存单分期支取本金，支取期分 1 个月 1 次、3 个月一次、半年一次，由储户确定，利息于期满结清时支取。

第七条 华侨（人民币）定期储蓄：

一、华侨、港澳同胞由国外或港澳地区汇入的或携入的外币、外汇（包括黄金、白银）售给中国人民银行或中国银行兑换所得人民币存储本存款。本存款暂规定定期整存整取一种。存款利息按规定的优待利率计算。

二、开户时凭“外汇兑换证明”或称“侨汇证明书”在规定的时间内办理存储手续，由银行发给存单。

三、存款到期，取款方式可凭存单或预留印鉴或加凭身份证件（护照、居留证、各级政府的证明文件等），由存款人在开户时选定。支取时只能支取人民币，不能支取外币或汇往港澳地区或国外。

四、存款到期后可以办理转期手续，支付的利息亦可加入本金一并存储。

第八条 各种定期储蓄，存款未到期储户如急需全部或部分提前取款时，可凭存单和存款人身份证，经核对无误后办理。如委托他人代取，还需验对代取人身份证件。

提前支取计息办法：整存整取储蓄、零存整取、存本取息均按实存期，不满半年者，照活期利率计息；存满半年不到 1 年者，照半年期利率计算；存满 1 年不到 3 年者，照 1 年期利率计算；存满 3 年不到 5 年者，照 3 年期利率计算。部分提前支取，以一次为限，未提取部分仍照原存入日期和原利率开给新存单。零存整取、存本取息不办理部分提前支取。存本取息提前支取时，其已分期付给的利息，照原数扣回。整存零取如未按约定支取期次，要求部分提前支取时，可提前支取本金一次或两次，提取后则在以后月份内停取一次或两次，其余支取日期照原定不变。如全部余额提前支取时，按其实存金额的实存时间计息。

(**法宝联想**: 部门规章约1篇 司法解释约1篇 案例与裁判文书约1篇)

第九条 各种定期储蓄存款，到期不取，以后来取，其过期部分的利息仍照原存款数和原存单所定利率，算至取款日的前一天止。如遇利率调整时，其过期部分利息分段计算。自调整日起，照原存单所定存期的新利率计算。

第十条 各种定期储蓄存款在原订存期内如遇调整利率，调高时其利息分段计算。调整日以前照原存单所订利率计算，从调整日起照原定存期的新利率计算。利率调低时，在原订存期内仍照原利率计算。

本存款章程所订储蓄种类，各省、市、自治区分行可根据需要选择举办。如拟举办新的储蓄种类，须先由省、市、自治区分行报送总行批准。

### 第三章 其 他

第十一条 为保障储户利益，各种储蓄均应记名，留印鉴者凭存单（折）和原留印鉴取款。

第十二条 储户的存单、存折或印鉴如有遗失，必须立即持人身份证件（工作证、户口簿、工会会员证、退休证及其他足证明本人身份的证件），并提供存款时间、种类、金额或帐号有关情况，用书面向原存款银行声明挂失止付。在存款确未被取，由储户填写挂失申请书，办理挂失手续，并经银行核实无，7天后补发新的存单，存折或更换印鉴；凭印鉴取款的储户失止付时，必须在书面上签盖原印鉴（印鉴挂失时除外）。储户挂失止付，不论定期和活期储蓄，如在声明前存款已被人冒，银行概不负责。

(**法宝联想**: 司法解释约1篇 案例与裁判文书约1篇 法学文献约2篇)

第十三条 储户因工作调动或户口迁移时，可以凭存款凭证迁移证明或足以证明本人户口迁移的其他证件，通过迁入银行办理整存整取和活期两种存款转移手续，在迁入地区支取或继续存储。

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**Circular of The People's Bank of China on Printing and Distributing *PBOC Charter for  
Depository Savings***  
(80) YCZ No. 10)

To: each and every provincial, municipal and autonomous region branch of PBOC

*PBOC Charter for Depository Savings* has been revised after soliciting opinions from each bank and being discussed in national savings work conference, and is now distributed to you. The new Charter will become effective since the third quarter of 1980. Each and every provincial, municipal and autonomous region branch of PBOC can make and publicize some supplemental provisions based on local circumstance, except that policies, principles, interest rates and category of savings shall be formulated uniformly by conformance to the regulations of the State Council. The appendix to the Charter is for internal communication only, shall not be publicized; you are expected to timely summarize the opinions and experience on implementing the new Charter and report them to the head office.

Appendix: *PBOC Charter for Depository Savings*

The People's Bank of China  
May 28, 1980

Appendix:

**PBOC Charter for Depository Savings**

**Chapter I General Rules**

**Article I** The business of depository savings is carried out with a view to promote the good tradition of developing country and managing household industriously and frugally, develop the business of people's savings, and gathering idle funds to support the modernization of socialism.

**Article II** According to the Constitution of the People's Republic of China, the ownership of savings of citizens is protected and shall not be violated, and the bank savings of any individual shall permanently belong to such individual. The banks implement the principles of voluntary deposits, free withdrawal, interests for deposits and confidentiality of depositors' information.

**Article III** Depository savings mean personal deposits and mutual savings deposits.

**Article IV** The interest rates of various savings are subject to the regulations of the state and are registered and listed by banks, and shall not be changed by any local branch without permission.

**Chapter II Category of Depository Savings**

**Article V** For current savings, the minimum amount is RMB 1 at the time of opening an account, and there is no upper limit. The bank shall issue a passbook, which is used for depositing and withdrawing. After an account is opened, the depositor can deposit or withdraw at any time.

At the time of depositing or withdrawing, the depositor shall fill in the proof of depositing or withdrawing; the interests will be settled once a year and be included in principal before settling interests again (no interests will be calculated for decimal part of any amount of deposits). If any account is cancelled prior to the expiry of interest settlement period, the interests will be calculated until the day prior to the date of cancellation.

**Article VI** The time deposits include lump-sum deposit withdrawing, small savings for lump-sum withdrawal, interest withdrawal on a principal deposited, big money saving and small withdrawing.

6.1. Lump-sum deposit withdrawing time deposit:

The minimum amount is RMB 10, and there is no upper limit. The terms include half one year, one year, three years and five years. Money is deposited in a lump sum and the bank will issue a certificate of deposit, which is used for withdrawing the principal and interests at the maturity of the term.

6.2. Small savings for lump-sum withdrawal

It is divided into two categories:

- 1) Fixed amount of deposits each month; the minimum amount is RMB 1, and there is no upper limit. The terms include one year, three years and five years. The amount of deposits is determined by depositor, and depositing once each month; if no money is deposited in a month during the term, the deposit shall be supplemented at the next month; otherwise, the interests will be calculated based on actual amount and term of depositing at the time of withdrawal.
- 2) Combining small savings into a large one. The deposit can freely select an integer number (100, 1,000, etc.) of principal and interests to be withdrawn at the maturity. The interests will be calculated in advance to get the amount to be deposited each month. Depositing once each month; if no money is deposited in a month during the term, the deposit shall be supplemented at the next month, and the term of deposit is mature once enough times of depositing are completed. If required supplement is not conducted, the interests will be calculated based on actual amount and term of depositing at the maturity.

6.3. Interest withdrawal on a principal deposited

The principal is deposited in a lump sum when account is opened (the minimum amount of depositing is subject to decision of each branch). The terms include one year, three years and five years. The bank will issue a certificate of deposit. The principal will be withdrawn in a lump sum at maturity, and the interests will be withdrawn by installments by producing the certificate of deposit, such as once in a month or in several months, subject to the decision of depositor. If no interests are withdrawn at maturity, the interests can be withdrawn at any time in future, but not compound interest will be calculated.

6.4. Big money saving and small withdrawing

The principal is deposited in a lump sum when account is opened (the minimum amount of depositing is subject to decision of each branch). The terms include one year, three years and five years. The bank will issue a certificate of deposit, which is used for withdrawing principal at a frequency of once in a month, once every 3 months or once every half a year, subject to the decision of depositor. The interests shall be withdrawn at the maturity.

**Article VII** Term deposits of overseas Chinese (RMB)

- 7.1. This kind of deposit refers to the deposit of Renminbi obtained by overseas Chinese and compatriots in Hongkong and Macao by means of exchange through selling their foreign currencies or exchanges (including gold and silver) remitted or carried from foreign countries or Hongkong and Macao to the People's Bank of China or Bank of China. It is temporarily stipulated that this kind of deposit only includes lump-sum deposit withdrawing of fixed term, and interests are calculated according to applicable preferential rate.
- 7.2. When an account is opened, the savings formalities shall be completed within a time limit by producing Money Exchange Certificate or Overseas Chinese Remittance Certificate, and a certificate of deposit will be issued by bank.
- 7.3. When an account is opened, the depositor can choose to withdraw by means of certificate of deposit, reserved seal or identity certificate (passport, residence certificate or certificates issued by each level of government) at the maturity of deposit. Only Renminbi can be withdrawn; no foreign currency can be withdrawn or remitted to Hongkong, Macao or a foreign country.
- 7.4. At the maturity of deposit, the deposit can apply for term extension, and the interests paid may also be added into principal for further depositing.

**Article VIII** If the depositor of any term deposit intends to withdraw the deposit or any part of it prior to the maturity, the depositor can apply by producing certificate of deposit and identity card of depositor; if depositor entrusts another person to withdraw, the identity card of such person shall also be verified.

The interest calculation method for advance withdrawal: with respect to lump-sum deposit withdrawing, small savings for lump-sum withdrawal and interest withdrawal on a principal deposited, the interests are calculated based on actual term of depositing; if less than half a year, interests are calculated according to current interest rate; if less than a year but more than half a year, interests are calculated according to interest rate for half-a-year term; if more than a year and less than 3 years, interests are calculated according to interest rate for one-year term; if more than 3 years and less than 5 years, interests are calculated according to interest rate for three-year term. If withdrawing part of principal in advance, only once is allowed, and new certificate of deposit will be issued for the part not withdrawn according to original depositing date and original interest rate. Withdrawing part of principal in advance is prohibited for small savings for lump-sum withdrawal and interest withdrawal on a principal deposited. For interest withdrawal on a principal deposited, in case of withdrawing in advance, the interests which have been paid by installments will be deducted in full. For big money saving and small withdrawing, if the withdrawing installments do not comply with agreed installments, and withdrawing part of principal in advance is required, the principal can be withdrawn in advance once or two times; after such withdrawal,

once or two times of withdrawal in following months will be suspended, but original withdrawing dates do not change. If all balance is withdrawn in advance, the interests will be calculated based on actual term of actual amount of deposits.

**Article IX** If any term deposit is not withdrawn at maturity, but withdrawn later, the interests accrued after maturity shall be calculated until the day prior to the withdrawal day according to original amount of deposit and interest rate stated in original certificate of deposit; in case of interest rate adjustment, the interests accrued after maturity shall be calculated by segment. Since the adjustment date, new interest rate for deposit term confirmed by original certificate of deposit will apply.

**Article X** If interest rate adjustment happens on any term deposit during original deposit term, and the interest rate is increased, the interests shall be calculated by segment: prior to the adjustment date, the interest rate confirmed by original certificate of deposit still applies; after the adjustment date, new interest rate for original deposit term shall apply. If interest rate is decreased, original interest rate shall still apply for original deposit term.

Each branch of each province, municipality and autonomous region may carry out any category of savings confirmed by this Charter based on their own needs. Any new category to be carried out shall be firstly reported by branch of relevant province, municipality or autonomous region to head office for approval.

### **Chapter III Miscellaneous**

**Article XI** To guarantee the benefits of depositors, any savings shall be registered in the name of its depositor; if seal is reserved, the seal and certificate of deposit (passbook) shall be produced in case of withdrawal.

**Article XII** If any depositor loses his/her certificate of deposit, passbook or seal, he/she shall immediately make a written declaration to the account opening bank for reporting the loss and suspending payment, by producing his/her identity certificates (work permit, household register, trade union member certificate, retirement certificate, etc.), and providing date, category, amount and account number of relevant deposits. If it is confirmed that the deposit has not been withdrawn, the depositor shall fill in application for reporting loss and go through relevant formalities; if the bank confirms that there is no error, a new certificate of deposit or passbook will be issued, or the seal will be replaced, after 7 days. When depositor who shall withdraw by seal applies for payment suspension, original seal shall be affixed (except reporting the loss of seal). If any depositor applies for reporting the loss and suspending payment, the bank will not be responsible for fraudulent withdrawal of any term deposits or current deposits prior to aforesaid declaration.

**Article XIII** If any depositor relocates due to work or in relation to household register, he/she can apply to the bank in the place of relocation for deposit transfer for lump-sum deposit



withdrawing and current deposit by producing certificate of deposit migration certificate and other certificate evidencing such address change of household register, so as to withdraw or continue the deposit in the place of relocation.



**WISE TRANS**  
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**Certification of Translation Accuracy**

Document: PBOCCharterforDepositorySavings(1980).PDF

Translation: From Chinese to English

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(signature) \_\_\_\_\_

安大卫  
总经理



(date) April 24 2018 \_\_\_\_\_